

WHAT IS CLAIMED IS:

1. A mailer sheet comprising first and second opposite sides, each said side divided into first and second sections by a line of reduced strength allowing folding along said reduced strength line and allowing selective detachment of one section from the other;

5 said mailer sheet including:

- a) a primary addressee region on said first side, first section;
- b) a secondary addressee region on said second side, second section;
- c) a signature region on said first side, second section; and
- d) text on said mailer sheet describing that a signature placed in said signature region constitutes authorization to withdraw a described fee from a described account.

2. A mailer sheet according to claim 1, further comprising a unique identifier associated with a record stored in a database.

3. A mailer sheet according to claim 1, further comprising a miniature image of a previously written, processed, and returned negotiable instrument.

4. A mailer sheet according to claim 1, wherein said mailer sheet is sized such that when folded along said line of reduced strength, and complies with US Postal regulations for double postcard.

5. A mailer sheet according to claim 1, wherein said second section is 4.25 inches by 6 inches.

6. A mailer sheet according to claim 1, wherein said first section is 4.25 inches by 6 inches.

7. A mailer sheet according to claim 1 of card stock material.

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8. A mailer sheet according to claim 1, wherein said line of reduced strength is a perforated line.

9. A method of generating a communication to a check-writer, comprising the steps of:

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a) storing in a database information appearing on a previously written and processed check, said information including the name and address associated with the account on which the check is written, the account number, the routing number and the check number;

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b) providing a mailer sheet having first and second opposite sides, each said side divided into first and second sections by a line of reduced strength allowing folding along said reduced strength line and allowing selective detachment of one section from the other;

c) generating a print layout for said mailer sheet including:

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- i) a primary addressee region on said first side, first section;
- ii) a secondary addressee region on said second side, second section;
- iii) text region on said mailer sheet for receiving text describing that a signature placed in said signature region constitutes authorization to withdraw a described fee from a described account;

- d) printing on said mailer sheet the check-writer's name and address in the primary addressee region;
- e) printing on said mailer sheet an image of a check that was previously processed; and
- 5 f) printing on said mailer sheet a secondary addressee in the secondary addressee region.

10. A method according to claim 9, wherein said information further includes the amount of a service fee to be charged for an NSF check, and said method further includes the step of:

- g) printing on said mailer sheet the amount of said service fee.

12. A method according to claim 10, wherein said information further includes the amount for which the check was written, and said method further includes the step of:

- g) printing on said mailer sheet said check amount.

13. A method according to claim 10, wherein said information further includes the payee to whom the check was written, and said method further includes the step of:

- g) printing said payee on said mailer sheet.

14. A method according to claim 10, wherein said information further includes the amount of the service fee to be charged for an NSF check, the check amount and the payee to whom the check was written, and said method further including the step of:

- g) printing on said mailer sheet within said text region and within the context of a

25 textual message the specified fee, the check amount and the payee name.

15. A method according to claim 10, further comprising the steps of:

- g) storing in said database record a unique identifier; and
- h) printing said unique identifier on said mailer sheet.

5 16. A method according to claim 15, wherein one said detachable section of said mailer sheet is post card size and on one said side bears the address of the secondary addressee and said unique identifier is printed on said detachable section of said mailer sheet.

17. A method of securing signature authorization for payment of a specified fee from a specified account, comprising the steps of:

- a) establishing a database with a record containing a unique identifier, the amount of the specified fee, and account identifying information;
- b) generating a communication having a detachable return portion containing a unique bar code, said bar code representing said unique identifier;
- c) receiving said detachable return portion bearing the signature of the account holder authorizing debit of the specified fee from the specified account;
- d) reading the unique identifier on said signed detachable return portion;
- 20 e) generating a command to electronically debit the specified account for the amount and from the account identified in said database record associated with said unique identifier.

18. A method according to claim 17, further comprising the steps of:

- f) after the step of reading the unique identifier, generating a second database having a record for the received signed detachable portion, said record containing the unique identifier;
- g) merging said first and second databases;
- 5 h) extracting records that exist in both databases;
- i) generating a file containing said extracted records, each said record including the unique identifier, the specified fee amount, and identifying account information for the account to be debited and identifying account information for a second account to be credited;
- 10 j) initiating the electronic debit from the first account to the second account via the banking industry's Automated Clearing House.